Page 1 of 1Quited States BANKRUPTCY COURT Document Fill in this information to identify your case: NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: FEB 2 1 2018 ____ District of _____ Case number (If known): Chapter you are filing under: JEFFREY P. ALLSTEADT, CLERK Chapter 7 INTAKE 3 Chapter 11 Chapter 12 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/17 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1; **Identify Yourself About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Your full name Write the name that is on your KHIN government-issued picture First name identification (for example, Michelle your driver's license or passport). Middle name Middle name SOVAN Cava/ Bring your picture identification to your meeting Last name Last name with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name vears Middle name Include your married or Middle name maiden names. Last name Last name First name First name Middle name Middle name Last name Last name 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer 9xx - xx -Identification number (ITIN)

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Entered 02/21/18 10:35:25 Doc 1 Filed 02/21/18 Desc Main Page 2 of 10 Document Debtor 1 Case number (if know **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names 1 have not used any business names or EINs. and Employer I have not used any business names or EINs. **Identification Numbers** (EIN) you have used in the last 8 years Include trade names and doing business as names 21-0349407 27-0349407 47-2178875 26-0848854 Where you live If Debtor 2 lives at a different address: Number City State ZIP Code County County If your mailing address is different from the one If Debtor 2's mailing address is different from above, fill it in here. Note that the court will send yours, fill it in here. Note that the court will send any notices to you at this mailing address. any notices to this mailing address. Number Street Number Street P.O. Box P.O. Box City City State ZIP Code ZIP Code Why you are choosing Check one: Check one: this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy I have lived in this district longer than in any I have lived in this district longer than in any other district. other district.

- I have another reason. Explain. (See 28 U.S.C. § 1408.)
- I have another reason, Explain. (See 28 U.S.C. § 1408.)

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Debtor 1

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cases	bankruptcy within the last 8 years?	☐ Yes.	District _		When		Case number
cases			5 1.444			MM / DD / YYYY	
cases			District _		When	MM / DD / YYYY	Case number
cases			District _		When		Case number
cases	· ····································		·····			MM / DD / YYYY	
	y bankruptcy pending or being	No No					
filed by	y a spouse who is	Yes.	Debtor _				Relationship to you
you, or	ng this case with by a business r, or by an		District _	·	When	MM / DD / YYYY	Case number, if known
			Debtor				Relationship to you
							Case number, if known
						MM / DD / YYYY	
. Do you residen	rent your		Go to line				
·		Yes. Has your landlord obtained an eviction judgment against you? No. Go to line 12.					
			_			_	Against You (Form 101A) and file it as

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Casante	e Michille	GOVAA
First Name	Middle Name	Last Name

Case number (if known)____

12. Are you a sole propriet	r 🗆 No	Go to Part 4.					
of any full- or part-time business?	Yes	s. Name and location of l	ousiness				
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, o LLC. If you have more than one sole proprietorship, use a		Cassandra Gwlan aba soper Me coaching Name of business, if any 20936 W Boulder DR Number Street					
separate sheet and attach it to this petition.		Planbud		\(\bigcup_{\subset}\) State	LOS44 ZIP Code	*********	
		Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))					
		Stockbroker (as de	fined in 11 U.S.C. § 101	(53A))			
		Commodity Broker None of the above	(as defined in 11 U.S.C	. § 101(6))			
Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	can set most re any of t No.	appropriate deadlines. It cent balance sheet, state hese documents do not ell am not filing under Chapte the Bankruptcy Code. I am filing under Chapte Bankruptcy Code.	f you indicate that you a ement of operations, ca exist, follow the procedu apter 11. er 11, but I am NOT a si	re a small business sh-flow statement, a tree in 11 U.S.C. § 1 mall business debtor usiness debtor acc	small business debtor so the selector, you must attach you and federal income tax return 116(1)(B). For according to the definition for according to the definition in the selector in the se	our rn or i	
. Do you own or have any	DD No			-y	minodiate Attention	***************************************	
property that poses or is alleged to pose a threat of imminent and identifiable hazard to		What is the hazard?				····	
public health or safety? Or do you own any property that needs immediate attention?		If immediate attention i	s needed, why is it need	ded?		*	
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?						Martin and American	
		Where is the property?	Number Street				

			City		State ZIP Code		

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Debtor 1

Document

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Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You/must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☑ received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

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i am not required to receive a briefing about

credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making

rational decisions about finances. ■ Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-04625 Doc 1 Filed 02/21/18 Document

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Firet Name	Middle Name	VIVEN V

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P	art 6: Answer These Que	stions for Reporting Purpo	15 0 \$			
16	. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
	,	No. Go to line 16b. Yes. Go to line 17.				
		money for a pusiness of il	arily business debts? Business debts nvestment or through the operation of the	s are debts that you incurred to obtain be business or investment.		
		No. Go to line 16c. Yes. Go to line 17.				
		16c. State the type of debts yo business loans vivini	ou owe that are not consumer debts or bu કેઈપ્સામા	siness debts.		
17.	Are you filing under Chapter 7?	No. I am not filing under C	a comment of the comm	en de transferior de la vivil de la recentration de la vivil de la contenue de des de des des des entre en de d La contenue de la vivil de la recentration de la vivil de la contenue de des de des de la contenue de la		
-Va/vc_8-2,5	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Chap	ter 7. Do you estimate that after any exer es are paid that funds will be available to	mpt property is excluded and distribute to unsecured creditors?		
18.	How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000		
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
		\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
	rt 7: Sign Below	I have examined this petition, ar	nd I declare under penalty of perjury that	the information provided is true and		
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
		If no attorney represents me and this document, I have obtained a	d I did not pay or agree to pay someone wand read the notice required by 11 U.S.C.	who is not an attorney to help me fill out § 342(b).		
! ! v		f request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
		I understand making a false state with a bankruptcy case can result 18 U.S.C. §§ 152, 7341, 1519, a	It in tines up to \$250,000, or imprisonmen	money or property by fraud in connection at for up to 20 years, or both.		
		Signature of Debtor 1	Signature	or Debtor 2		
		Executed on 02 20 20 8	Executed			

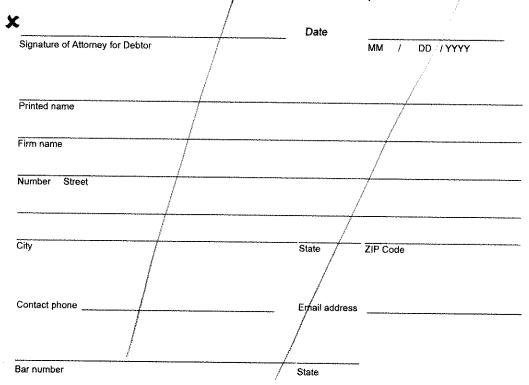
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Debtor 1

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ASSO	nda Michelle	GWan	Case number (if known)
First Name	Middle Name	Last Name	Section of the sectio

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.



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Debtor 1

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Case number (# known)

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious acconsequences?	ction with long-to	erm financial and legal
□ No □ Yes		
Are you aware that bankruptcy fraud is a serious crime inaccurate or incomplete, you could be fined or imprise No	e and that if you oned?	r bankruptoy forms are
Did you pay or agree to pay someone who is not an at	torney to help y	ou fill out your bankruptcy forms?
Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, De	claration, and Si	gnature (Official Form 119).
By signing here, I acknowledge that I understand the ri have read and understood this notice, and I am aware attorney may cause me to lose my rights or property if	that filing a ban I do not properi	kruptcy case without an y handle the case.
*	Signature of D€	102/2012018
MM / DD / YYYY	Date	MM / DD / YYYY
Contact phone	Contact phone	(35-880-2051
Cell phone (30-860-2150	Cell phone	(30-880-512)
Email address Cassandra, anar Quaharian	Email address	Khunga Talamail cam

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:)	
Cassandra Michelle Govan)	
Kevin Douglas Govan) (Cas	e No.
Debtor(s)) Cha	pler 13
)	j. 102
	1	

List of Creditors

AFNI (Comcast)	Cash Store
Po Box 3517	1701 N. LARKIN AVE Ste 901
Bloomington, IL 61702	Crest Hill IL 60403
Account Control (USDOE) Technology	Chase
5531 Business Park South, Ske 100	262 S. Weber Rd.
Po Box 11750, Barrafield, CA 93389-1750	Bolingbrook, The 60490
AES (DOE)	City of Chicago
PO BOX 61047	PO BOX 88292
Harris burg PA 17106	Chicago Re 60680-1292
AFNI Collection (Sprint)	Comcast
Po Box 3517	155 Industrial Dr
Blooming ton, IL 61702	Elmhurst Ec 60126
ATT	ComEd
PO BOX6463	PO BOX 6111
CAROL STREAM, IL 60197	Carol Stream Ic 66197
Avante USA (Kabbage)	Convergent Outsourcing Inc (Tmobile)
3600 S. Gessner Rd, Ste 225	800 SW 39th St. /PO BOX 9004
Houston My 77063	Reston, WA 98057
Bolingbrook Police	Credit One Visa
375 W. Brieveliff Road	PO Box 98872
Bolinghrook Ic 60440	LAS REPS NV 89193-8872
Calvary Portfolio Svcs (HSBC)	Direct Loan Service System (DOE)
500 Summit Lake Dre Ste 400	PO BOX 5609
Velhalla, NY 10595	Greaville, TX 75403-5609
Calvary Portfolio Svcs (HSBC)	Dupage Pathology Assoc
500 Summit hake Dr. Ste 400	5208 224 31
Varhaile, NY 10595	Lombard, Il 60148
Capital One	ERC (Sprint)
P6 Box 6492	8014 Bayberry Read
Carol Stream, IL 60197	Jacksonville, FL 32256
Capital One Auto Finance	First Premier
POBO 60511	3820 N. Louise Ave
City of Industry, CA 91716-0511	STONK FAM SD 57107-0145

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Debtor I

Cassandra Michelle Govan

Focus Possinghlas Manual I C (III)	
Focus Receivables Mgmt LLC (Vivint) 1130 Northchase Pkwy	Orchard Bank
Manetta, GA 30067	POBOX POL3
Harris & Harris Ltd (IL Toll)	Penn Foster
III W Jackson Block, Sk 400	925 Oak Street
Chicago, 1L 60604-4135	
HSBC/Orchard Bank	Scranton, PA 18515
PO BEX 2013	PNC PO BOX 609
Buffalo, NY 14240	
IC System Collection (Comcast)	Pittsburg, PA 15230
444 Highway 96 East, PO Box 64378	Progressive Insurance
3+ Paul, MN 55164-0378	6300 Wilson Mills Rd.
IL American Water	May field Village of 44143
PO BOX 578	Republic Bank and Trust (Elastic)
Alton, IL 62002	PO BOX 950276
Il Student Assit Comm (DOE)	Louisbille XY 40295
1755 Lake Cook Rd	Sallie Mae (DOE) 123 JUSTISON ST, 34 Floor
Decifield BC 60015-5715	· · · · · · · · · · · · · · · · · · ·
Illingis Tollway Assn	168P1 3C, notorMicu
PO BOX 5544	SIX Flags Great America
	542 N. POUTE 21
Chicago De 60680 5544	Gurner, to 60031
Kabbage dba Velocity Investments 925 B Peachtree St. NE Suite 1688	Sprint KSOPH TO 101-24300
1 ·	6391 Sprint Parkway
Atlanta, 6A 30209	Duelland Park KS 66251
Linebarger Goggan Blair & Sampson (IRS)	State of Illinois Dept of Revenue IDR 4839 NELSTON AND / 20 80 19035
1 \ ;	1031 NECS 11 PO BEN 19035
Chicago, 11 62606-0140	Chicago El 60630 Springfield & 62794
Municipal Collections of America Inc - (bbk vlg)	Tmobile
3348 Ridge Road	PO BOX 742596
Lansing, 11, 60438-3112	Cincinnati, OH 45274
Navy Federal	Transworld Systems Inc (vvsd)
PO BOX 3000	500 Virginia DR, Ste 514
Merrifield VA 22119-3000	Ft Washington, PA 19034
NCB Management Services (republic bank)	US Dept of Education
PO BOX 1099	PO BOX 5609
Langhame, PA 19047	Greenville, TX 75403-5609
Nelnet (DOE) 30 is Parker Rd, Ste 400	Vivint Inc
A THE YOU	4931 NOVETH 300 WEST
Aurora CO 80014	Prave UT 84604
NES of Ohio (Pnc)	VVSD 365
2479 Edisun Blvd, unit A	365 Raider Way
Twinsburg, OH 44087-2340	Bolinghroot IL 60440
Nicor Gas	Xfinity 7
PO Box 5407	155 Industrial Dr.
Carol Stream 60197 Northland Group (hoho (archard hard)	Elmhurst IC 60126
Northland Group (hsbc/orchard bank) Po Box 340 846	Xsport Fitness
Minneapolis, MN 55439	960 W. Dunder
minadam (ma 23 1.)	Arlington Heights 60004